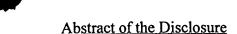
10



A smart card personalization system maintains a database containing card issuer data format templates, card applications, card operating system commands, and personalization equipment specifications and provides a centralized interface of inputs and outputs to a card issuing process which dynamically adjusts to changes in the issuing process to easily permit a card issuer to change data formats, card applications, card operating systems and/or personalization equipment in a card issuing process. The system interfaces to any card issuer management system, manages the transfer of cardholder data and card applications to the particular personalization equipment used, and maintains statistics for real-time and off-line inquiries to support critical management and reporting functions. Furthermore, the system works with a variety of security methodologies to prevent fraud.

Express Mail mailing label number: Em 287846 260 45

Date of Deposit: Oct. 12 1955
I hereby certify that this paper or lee is being deposited with the United States Postal Service Express Mail Post Office to Addressee*
service under 37 CFR 1.10 on the date indicated the indicated the addressed to the Assistant Commissioner for Patents Washington, D.C. 20231

Printed Name

39 Signature Mail* Mailing tabel number: Em 287846 260 45

"Express Mail" mailing label no. EM 28 1 8 52 9 40 W.

Date of Deposit: 24, 1998

I hereby certify that this paper or fee is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231.

MARC ITZELAND

(Name)

(Signature)

Aug. 24, 1998